

Attorney Docket No. AUS920010328US1  
Serial No. 09/888,452  
Amendment

1. (Currently amended) A programmable apparatus comprising:

a centralized personal data base in a first computer, the centralized personal database being accessible by a consumer having a basic number and a primary number and accessible to a merchant having the primary number and a secondary number;

a network;

a second computer connected to the first computer by the network;

wherein the consumer creates an account in the centralized personal data base using the basic number and the primary number;

wherein the consumer uses the basic number and the primary number to access the account in the centralized personal data base and the consumer can modify an account data in the data base account; and

wherein the consumer creates the secondary number and provides the primary number and the secondary number to the merchant;

wherein the merchant uses the primary number and the secondary number to access the account and the merchant is prohibited from modifying the account data in the data base account.

2. (Previously amended) The programmable apparatus of claim 1 further comprising synchronization of data between the second computer and the first computer, said synchronization being a transfer of the account data from the data base to the merchant at a pre-arranged time and a pre-arranged schedule.
3. (Previously amended) The programmable apparatus of claim 1 further comprising data transmitted from the first computer to the second computer in response to receipt of a basic

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number and the primary number by the first computer; and wherein the second computer is a consumer computer.

4. (Previously amended) The programmable apparatus of claim 1 further comprising data transmitted from the first computer to the second computer in response to receipt of the primary number and the secondary number by the first computer; and wherein the second computer is a merchant computer.
5. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a computer implemented process comprising:
  - consumer registration with the data base;
  - merchant notification of the consumer registration; and
  - updating merchant records using information stored in the data base.
6. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a merchant access program comprising:
  - instructions for verifying correct entry of the primary number and the secondary number by the merchant;
  - instructions for allowing the merchant to search for information in the account; and
  - instructions for allowing the merchant to synchronize the information in the data base with the merchant's records.
7. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a secondary number generation program; comprising:
  - instructions for consumer access to the account using the basic number and the primary number;
  - instructions for consumer designation of an information to be accessed by the

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merchant;

instructions for creation of the primary number and the secondary number; and

instructions for transmitting the primary number and the secondary number to the merchant.

8. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a registration program comprising:

instructions for allowing the consumer to register the account with the data base;

instructions for accepting consumer input of data into the account; and

instructions for issuing the basic number and the primary number to the consumer.

9. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a merchant notification program comprising:

instructions for determining whether the merchant has been added to the data base;

responsive to a determination that the merchant has not been added to the data base,

instructions for adding a merchant to the data base;

instructions for associating a merchant with data in the account, a primary number, and a secondary number; and

instructions for sending the primary number and the secondary number to the merchant.

10. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a merchant data base.

11. (Previously amended) The programmable apparatus of claim 1 wherein the data base further comprises a consumer data base.

12. (Previously amended) The programmable apparatus of claim 1 wherein the data base may be

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accessed by the consumer using the basic number and the primary number; and wherein the consumer is the only party who may modify the data in the data base.

13. (Previously amended) The programmable apparatus of claim 1 wherein the data base may be accessed by the merchant using the primary number and the secondary number; and wherein the secondary number is unique to the merchant and distinguishes the merchant from a plurality other merchants.

14. canceled.

15. canceled.

16. canceled.

17. canceled.

18. (Currently amended) A method for remotely providing personal information from a

centralized personal data base comprising the steps of:

using a centralized personal data base website,

registering with the centralized personal data base;

creating an account at the centralized personal data base using a basic number and a primary number;

obtaining a primary number and a secondary number;

creating a secondary number;

providing a person with the primary number and the secondary number;

providing a person to whom access is desired with a primary number and a secondary number;

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wherein the primary number and the secondary number allow the person to access  
to the account -the data base;

wherein the primary number and the secondary number prohibit the person from  
modifying the account modification to the data base; and

wherein the primary number and secondary number are specific to each individual  
person to whom ~~the consumer provides~~ the primary number and the secondary number are  
provided.

19. canceled.

20. canceled.

21. (Currently amended) The method of claim 18 further comprising the a step of selecting  
information to be accessed by a combination of the secondary number and the primary  
number.

22. (Currently amended) The method of claim 18 further comprising ~~the a~~ step of  
synchronization.

23. (Currently amended) A computer readable memory comprising:

a computer readable storage medium;

a data base in said computer readable memory;

a computer program stored in said storage medium containing instructions to cause  
the computer to:

create a centralized personal data base in a first computer, the centralized personal  
database being accessible by a consumer having a basic number and a primary number and  
accessible to a merchant having the primary number and a secondary number;

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connect a second computer to the first computer by a network;

responsive to a first user input of the basic number and the primary number, create an account in the centralized personal data base;

responsive to a second user input of the basic number and the primary number, access the account in the centralized personal data base and permit the first user to modify an account data in the account;

responsive to a third user input of the basic number and the primary number, create the secondary number and provide the primary number and the secondary number to a merchant; and

responsive to a merchant input of the primary number and the secondary number, providing the merchant with access to the account and preventing the merchant from modifying the account data in the account

wherein the storage medium, so configured by the computer program, allows access to, but not modification of, the data base upon receipt of a correct combination of a primary and a secondary number.

24. (Previously presented) The programmable apparatus of claim 6 wherein the merchant access program further comprises: instructions for allowing a merchant to designate whether the synchronization is immediate or scheduled.
25. (Previously amended) The programmable apparatus of claim 7 wherein the secondary number generation program further comprises: instructions for consumer designation of an expiration date for the secondary number.
26. (Previously amended) The programmable apparatus of claim 1 wherein the data base is

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accessed through the Internet through a centralized personal data base web site; and wherein the data base is located in a storage area connected to one or more server computers that may be distributed in multiple storage areas each of which are connected to one or more server computers.

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